

# *A Taste of Presentation Topics*

The 2012–13 MacroMonitor

**Convergence**  
**Commoditization**  
**Competition**  
**Conspicuous Conservation**  
**Consolidation**  
**Concentration**

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**SIMPLIFICATION**



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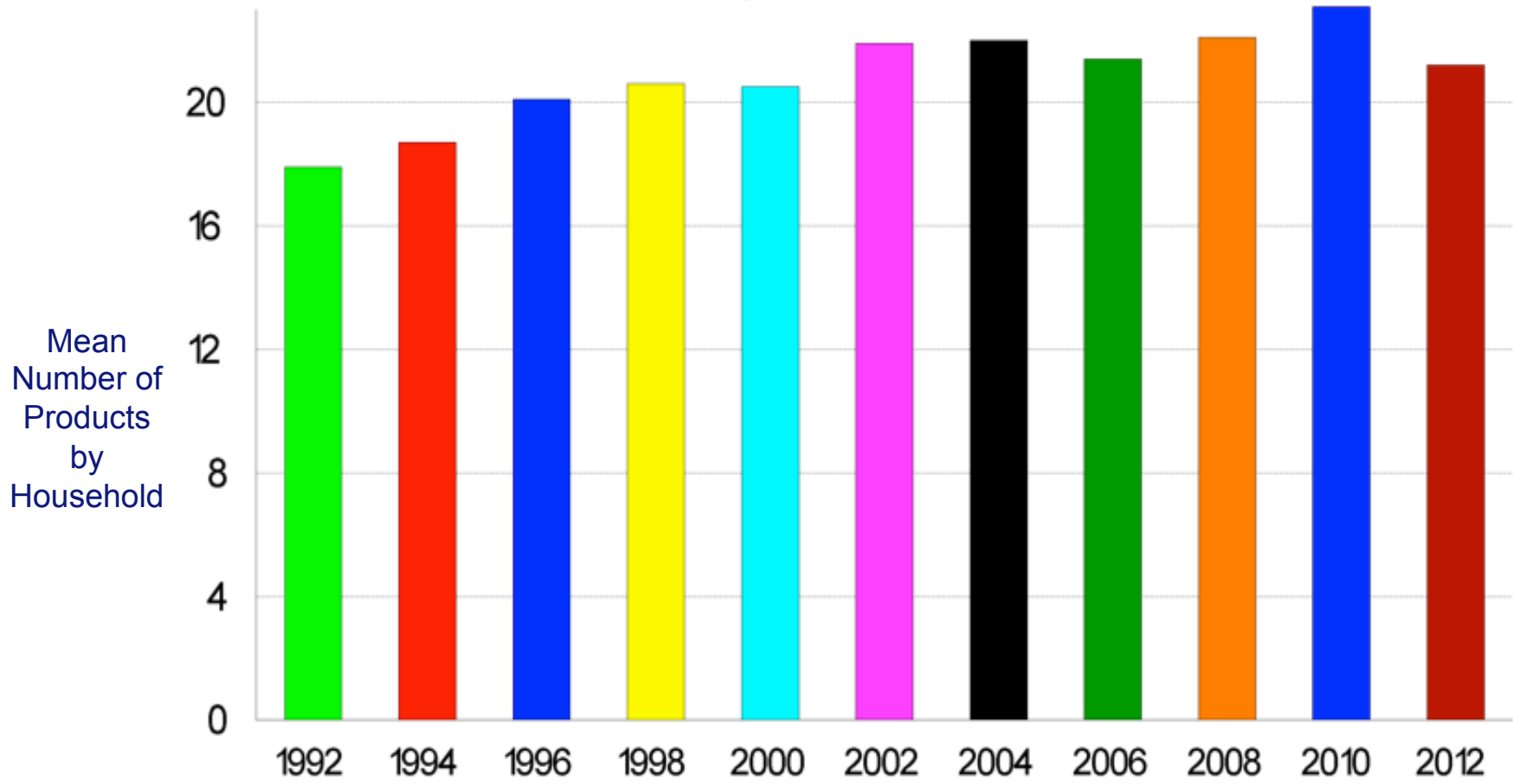


## Summary: Simplification

- Affects on financial services in a 24/7 world
- People need help
- The consumers' point of view
- Macro differences between then and now
- Implications



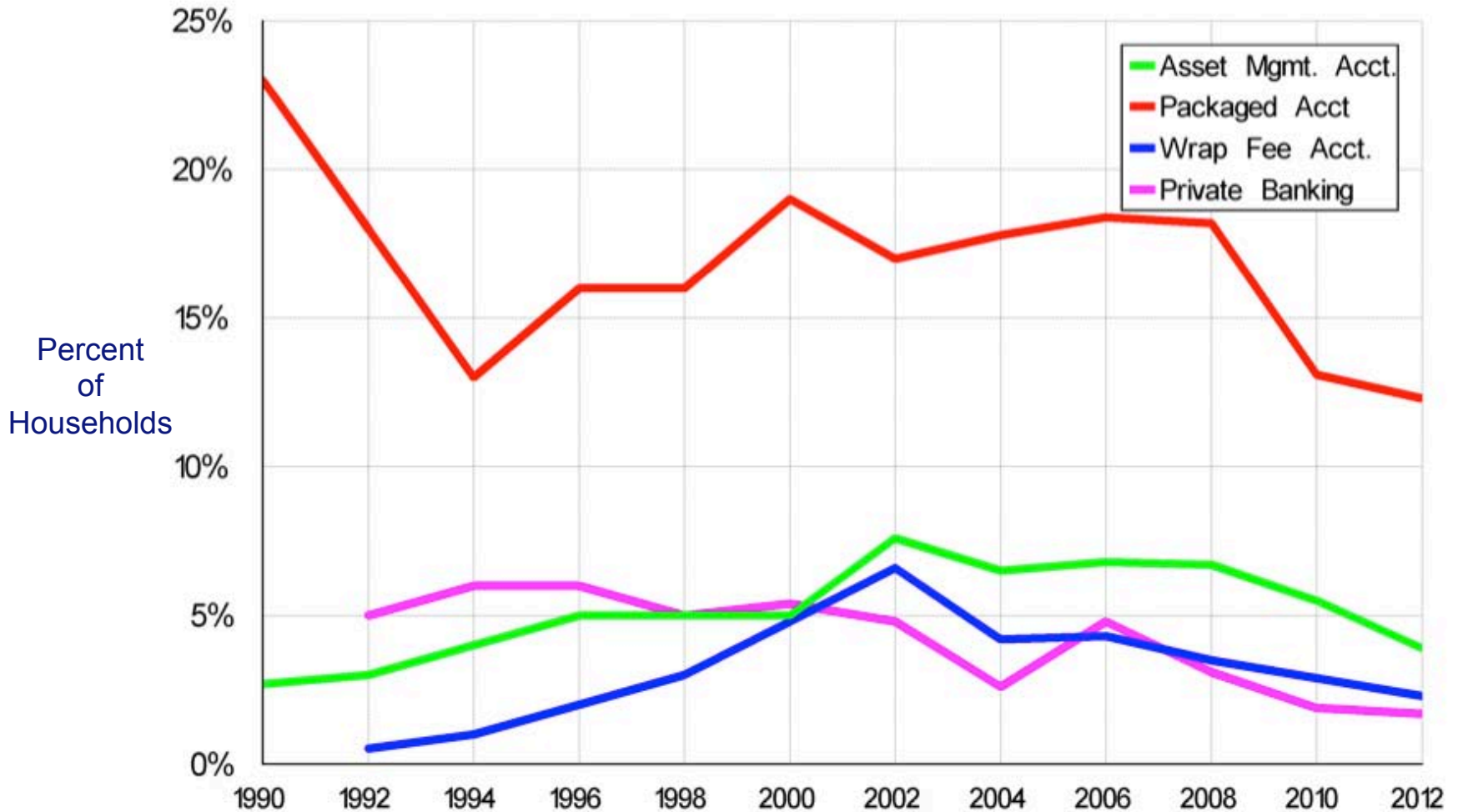
## Trend: Number of Financial Products



Source: The MacroMonitor

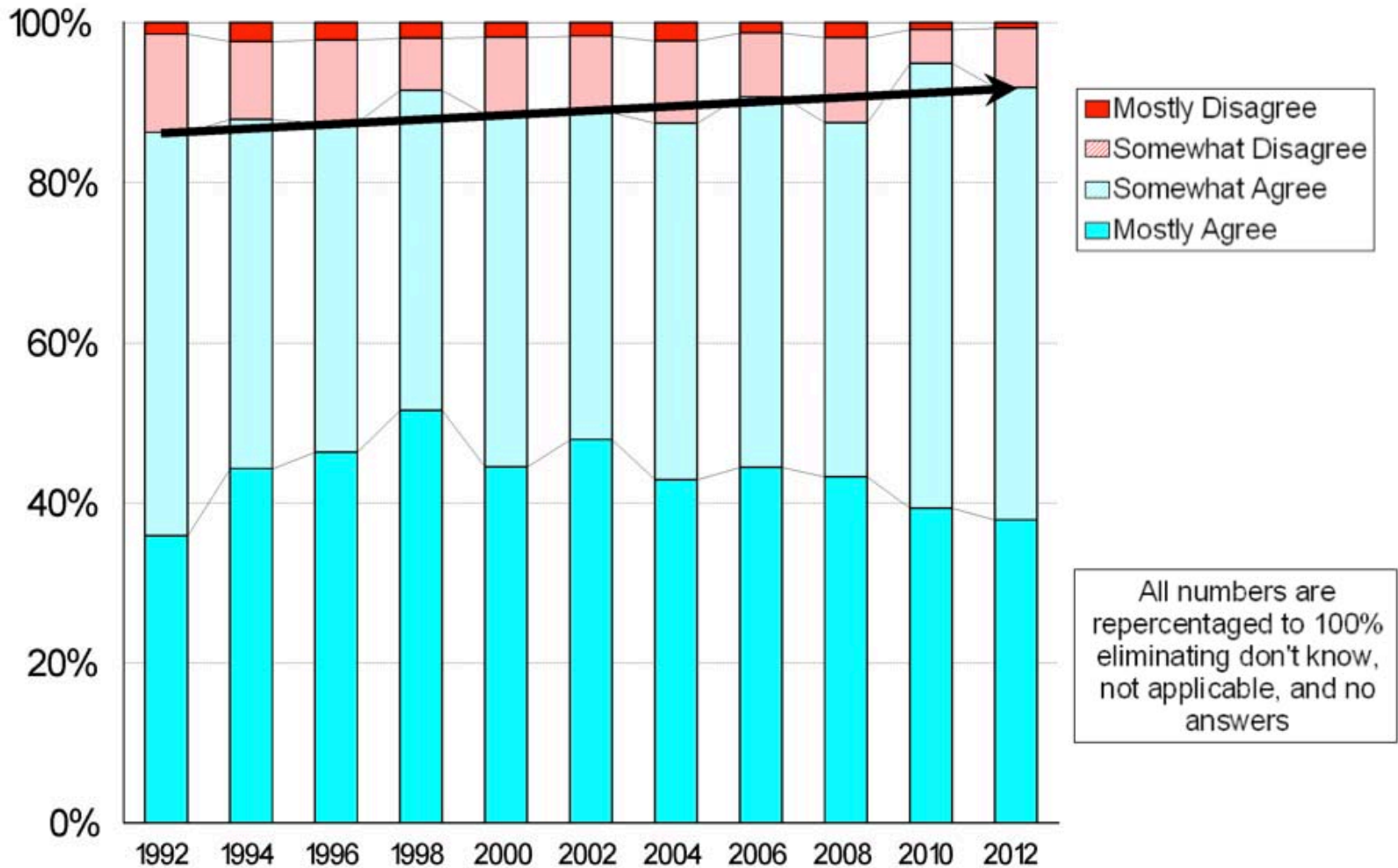


## Trend: Selected Accounts



Source: The MacroMonitor

# Trend: "I like to keep my financial affairs uncomplicated."



Source: The MacroMonitor



## Schedule Your Presentation

Prior to scheduling a presentation, the following steps will be helpful:

1. Review the list of topics to determine which are of the greatest interest.
2. If a topic of critical importance to your organization is not on our list, please let us know. A presentation about your custom topic can be developed.
3. When selecting the number of topics to be presented, consider that each topic will take about one-half hour to cover.
4. If you would like a Q&A session to be included at the conclusion of the presentation, please allow an additional one-half hour.
5. To schedule a presentation, date, and time please [contact us](#).



## MacroMonitor Methodology

In anticipation of impending industry convergence, several major financial institutions approached SRI (Stanford Research Institute) in 1978 to create an independent measure of US economic households to augment their proprietary research; the result is the MacroMonitor. MacroMonitor is designed to cover all financial products, services, channels, institutions, attitudes, preferences, and goals.

- The MacroMonitor employs a probability-based online panel—GFK’s KnowledgePanel®—to survey household decision makers. RDD and ABS are used to select panelists that include non-internet households, unlisted phone numbers, and cell-phone only households.
- The online survey is comparable to a 100+ page paper survey. Incentives are offered when participants are invited; multiple email reminders are sent.
- There is a 54% completion rate for both the general sample and affluent oversample.
- 4,261 respondents represent 130 million US economic households; 2,218 respondents are those with \$100K in total annual household income or assets of \$500K excluding the home.
- Results are weighted to age, income, education, sex, family composition, and primary-home value using the most recent US Census Population Study.
- All numeric measures, such as number of products, services, and account balances, are collected using continuous variables—not ranges. This collection practice enables more accurate means, medians, and calculated variables such as net worth, investable assets, and total debt.